

MISSOURI STATE AUDITOR'S OFFICE  
BOND REGISTRATION REPORT

(573)751-4213

September 16, 2004

REGISTRATION NO.: 24635

BONDS ISSUED BY: City of Saint Charles

AMOUNT OF ISSUE: \$3,295,000.00

COUNTY: of St. Charles

DATE OF ISSUE: September 1, 2004

MONTH OF MATURITY: March

PURPOSE OF BONDS: (1) Funding the Bond Reserve Fund, (2) paying the costs of the Improvements, and (3) paying the costs of issuance of the Bonds  
(Neighborhood Improvement District-New Town at St. Charles Infrastructure Project-Phase One Improvements)

Rate of Interest	Amount	Maturity
2.050%	\$ 135,000.00	03/01/2007
2.400%	140,000.00	03/01/2008
2.700%	140,000.00	03/01/2009
2.950%	145,000.00	03/01/2010
3.200%	150,000.00	03/01/2011
3.350%	155,000.00	03/01/2012
3.500%	160,000.00	03/01/2013
3.650%	170,000.00	03/01/2014
3.750%	175,000.00	03/01/2015
3.850%	180,000.00	03/01/2016
3.950%	190,000.00	03/01/2017
4.050%	195,000.00	03/01/2018
4.150%	205,000.00	03/01/2019
4.250%	210,000.00	03/01/2020
4.350%	220,000.00	03/01/2021
4.450%	230,000.00	03/01/2022
4.550%	240,000.00	03/01/2023
4.650%	255,000.00	03/01/2024

ARE BONDS CALLABLE: Bonds maturing on and after March 1, 2015 may be redeemed on and after March 1, 2014 without premium.

BOND REGISTRAR: UMB Bank, N.A., Kansas City, Missouri

INTEREST PAYABLE: March 1 and September 1

BY: UMB Bank, N.A., Kansas City, Missouri

APPROVING OPINION BY: Cunningham, Vogel & Rost, P.C., St. Louis, Missouri

ISSUE BOUGHT BY: Commerce Bank, N.A., St. Louis, Missouri

PURCHASE PRICE: \$3,275,230.00

INTEREST RATE: 4.0958%

ASSESSED VALUATION: \$772,068,270

INDEBTEDNESS: (Including this issue) \$3,295,000

NOTICE OF ELECTION: Not applicable

DATE OF ELECTION: Not applicable

ELECTION RESULTS: Not applicable

METHOD OF SALE OF BONDS: Negotiated sale

NOTICE OF SALE: Not applicable

NUMBER OF BIDS RECEIVED: Not applicable